

United States Bankruptcy Court
Northern District of Indiana

In re:
Kelly Ann Morris
Debtor

Case No. 23-31467-pes
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0755-3
Date Rcvd: Nov 20, 2023

User: admin
Form ID: 3091

Page 1 of 2
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 22, 2023:

Recip ID	Recipient Name and Address
db	+ Kelly Ann Morris, 201 S. Jefferson St, PO Box 167, North Liberty, IN 46554-0167
tr	+ Tracy L. Updike, Office of the Chapter 13 Trustee, PO Box 11550, South Bend, IN 46634-0550
15712810	+ Botkin & Hall, LLP, Attn: Bankruptcy, 1003 N. Hickory Rd, South Bend, IN 46615-3723
15712817	+ Paul A. Morris, c/o Grant A. Canfield, 218 W. Washington Ave - 11th Floor, South Bend, IN 46601-1815
15712818	+ St. Joseph County Superior Court 5, 101 S. Main Street, 71D05-2307-SC-004007, South Bend, IN 46601-1807
15712819	+ St. Joseph County Superior Court 7, 101 S. Main Street, 71D07-2111-DN-000924, South Bend, IN 46601-1807

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: Tim@nickloylaw.com	Nov 21 2023 01:00:00	Timothy R. Fox, Nickloy Albright & Gordon Attorneys at L, 5540 Pebble Village Ln, Ste #300, Noblesville, IN 46062
smg	Email/Text: INDWDBankruptcy@dwd.IN.gov	Nov 21 2023 01:00:00	Indiana Employment Security Division, 10 North Senate Street, Indianapolis, IN 46204
ust	Email/Text: ustpregion10.so.ecf@usdoj.gov	Nov 21 2023 01:01:00	Nancy J. Gargula, 100 East Wayne Street, 5th Floor, South Bend, IN 46601-2349
15712808	+ EDI: GMACFS.COM	Nov 21 2023 05:53:00	Ally Financial, Inc, Attn: Bankruptcy, 500 Woodard Ave, Detroit, MI 48226-3416
15712809	+ EDI: TSYS2	Nov 21 2023 05:53:00	Barclays Bank Delaware, Attn: Bankruptcy, 125 South West St, Wilmington, DE 19801-5014
15712811	+ EDI: CITICORP	Nov 21 2023 05:53:00	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
15712812	+ EDI: DISCOVER	Nov 21 2023 05:53:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15712813	Email/Text: BankruptcyNotices@firsttechfed.com	Nov 21 2023 01:00:00	First Tech FCU, Attn: Bankruptcy, Po Box 2100, Beaverton, OR 97075
15712917	Email/Text: DORBANKRUPTCYCOURTNOTICES@DOR.IN.GOV	Nov 21 2023 01:01:00	Indiana Department of Revenue, Bankruptcy Section, 100 North Senate Avenue, N240, Indianapolis IN 46204
15712814	EDI: IRS.COM	Nov 21 2023 05:53:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
15712815	+ EDI: NAVIENTFKASMSERV.COM	Nov 21 2023 05:53:00	Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barre, PA 18773-9500
15712816	+ Email/Text: bgrainger@krisorlaw.com	Nov 21 2023 01:00:00	One Advantage, LLC, c/o Krisor & Associates, PO Box 6200, South Bend, IN 46660-6200
15712916	Email/Text: dmathews@sjcindiana.com	Nov 21 2023 01:00:00	St. Joseph County Treasurer, County City Building, 227 West Jefferson Blvd, South Bend IN

District/off: 0755-3
Date Rcvd: Nov 20, 2023

User: admin
Form ID: 309I

Page 2 of 2
Total Noticed: 21

15712820	+ Email/Text: bankruptcy@bbandt.com	Nov 21 2023 01:01:00	46601 Truist Bank, Attn: Bankruptcy, Mail Code VA-RVW-6290 POB 85092, Richmond, VA 23286-0001
15712821	Email/Text: bknotice@upgrade.com	Nov 21 2023 01:00:00	Upgrade, Inc., Attn: Bankruptcy, 275 Battery Street 23rd Floor, San Francisco, CA 94111

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
15712918	*	Internal Revenue Service, P. O. Box 7346, Philadelphia, PA 19101-7346

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 22, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 20, 2023 at the address(es) listed below:

Name	Email Address
Nancy J. Gargula	USTPRegion10.SO.ECF@usdoj.gov
Timothy R. Fox	on behalf of Debtor 1 Kelly Ann Morris Tim@nickloylaw.com Fox.TimothyR.B110423@notify.bestcase.com
Tracy L. Updike	dmecf@trustee13.com

TOTAL: 3

Information to identify the case:

Debtor 1: Kelly Ann Morris
 First Name Middle Name Last Name
 Social Security number or ITIN: xxx-xx-4036
 EIN: --_-----

Debtor 2: _____
 (Spouse, if filing) First Name Middle Name Last Name
 Social Security number or ITIN: -----
 EIN: --_-----

United States Bankruptcy Court: Northern District of Indiana
 Date case filed for chapter: 13 11/19/23

Case number: 23-31467-pes

Official Form 309I**Notice of Chapter 13 Bankruptcy Case**

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Kelly Ann Morris	
2. All other names used in the last 8 years		
3. Address	201 S. Jefferson St PO Box 167 North Liberty, IN 46554	
4. Debtor's attorney Name and address	Timothy R. Fox Nickloy Albright & Gordon Attorneys at Law LLP 5540 Pebble Village Ln Ste #300 Noblesville, IN 46062	Contact phone 317-536-2757 Email: Tim@nickloylaw.com
5. Bankruptcy trustee Name and address	Tracy L. Updike Office of the Chapter 13 Trustee PO Box 11550 South Bend, IN 46634	Contact phone 574-254-1313 Email: dmecf@trustee13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	401 S. Michigan Street South Bend, IN 46601	Hours open: 9:00 a.m. – 4:00 p.m. Monday – Friday Contact phone 574-968-2100 Date: 11/20/23

For more information, see page 2

[illegible]